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Scammers Ruining Travel Plans by Stealing Frequent Flyer Miles

Imagine logging into your airline frequent flyer account and after years of saving to claim a free flight, you find a balance of zero miles. Sadly, with an estimated 14 trillion frequent flyer miles and hotel points floating around unused, scammers have a very large and lucrative target in America's hard earned miles.

With the holiday travel season just around the corner, that unfortunate scenario could be a real possibility if you don't know how to avoid or spot frequent flyer scams.

Scammers can easily purchase frequent flyer account usernames and passwords on the dark web due to numerous data breaches in which this sensitive information was compromised. If a consumer does not take care to use proper password protocols, scammers may be able to break into their online loyalty accounts and drain all of their points simply by guessing or by using a compromised password from a previous breach.

Regardless of whether you are saving frequent flyer miles, hotel points, credit card points, or even pizza or coffee reward points, these points have value and are often a target of scammers. Fortunately, there are several steps you can take to guard your points from being stolen:

- <u>Use strong passwords</u>: Secure your points the same way you would your bank accounts. In order to prevent theft of your points, avoid simple or easy to guess passwords and never reuse passwords. If you reuse a password across multiple sites or accounts, and one of the accounts is breached, other accounts with the same password are extremely vulnerable. If you have a hard time remembering many unique passwords, a password manager program can be a lifesaver.
- <u>Utilize two-factor authentication</u>: While two-factor authentication may make logging into your accounts take a little more effort, it adds an extra layer of security which could very well make the difference between a free trip and paying out-of-pocket. For information on whether your rewards program website offers two-factor authorization, visit www.twofactorauth.org.
- Monitor your accounts: Keep an eye on your accounts for unauthorized withdrawals
 or suspicious activity. If you spot anything suspicious, report it to the company
 immediately.
- Safeguard your frequent flyer or loyalty account number: Treat these numbers like you would a credit or debit card number and keep them secret. Posting a boarding pass on social media with a frequent flyer number or even recycling a hotel invoice or boarding pass which has the number printed on it, may open your account to theft. Always shred these documents and never post them on social media.
- <u>Use your points:</u> Storing high balances of points needlessly only opens yourself up to fraud and potential theft.



Unfortunately, despite our best efforts, scammers can sometimes find ways to circumvent our safeguards. If this happens to you, contact the company that you earned the points from and file a complaint at Fraud.org via their secure online complaint form. They share complaints with their network of nearly 200 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars.

To report suspected fraud, call (727) 464-6200.

*Source: www.fraud.org



For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit www.pinellascounty.org/consumer.